

Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	ZURICH INS GRP							
	American Federation Ins Co	43699	FL	\$2,023	0.03%	\$2,021	\$1,019	50.44%
	American Guarantee & Liability Ins	26247	NY	\$21,371	0.29%	\$18,176	\$5,384	29.62%
	American Zurich Ins Co	40142	IL	\$6,969	0.10%	\$4,960	\$2,322	46.81%
	Assurance Co Of Amer	19305	NY	\$11,505	0.16%	\$14,786	\$5,930	40.11%
	Centre Ins Co	34649	DE	\$716	0.01%	\$578	\$294	50.97%
	Colonial American Cas & Surety Co	34347	MD	\$2,332	0.03%	\$2,209	\$148	6.68%
	Empire Fire & Marine Ins Co	21326	NE	\$7,572	0.10%	\$6,994	\$3,083	44.09%
	Farmers Ins Co Of WA	21644	WA	\$470,295	6.44%	\$474,155	\$265,684	56.03%
	Farmers Ins Exch	21652	CA	\$45,276	0.62%	\$41,274	\$19,323	46.82%
	Fidelity & Deposit Co Of MD	39306	MD	\$12,793	0.18%	\$12,304	\$3,203	26.03%
	Foremost Ins Co	11185	MI	\$21,115	0.29%	\$14,168	\$4,967	35.06%
	Foremost Property & Cas Ins Co	11800	MI	\$3,874	0.05%	\$3,744	\$1,952	52.13%
	Foremost Signature Ins Co	41513	MI	\$24,515	0.34%	\$23,183	\$9,976	43.03%
	Maryland Cas Co	19356	MD	\$10,129	0.14%	\$8,425	\$16,231	192.66%
	Mid-Century Ins Co	21687	CA	\$71,574	0.98%	\$71,704	\$43,537	60.72%
	Northern Ins Co Of NY	19372	NY	\$4,199	0.06%	\$5,392	\$6,481	120.18%
	Truck Ins Exch	21709	CA	\$34,777	0.48%	\$31,930	\$12,206	38.23%
	Universal Underwriters Ins Co	41181	KS	\$26,595	0.36%	\$24,597	\$12,481	50.74%
	Valiant Ins Co	26611	IA	\$124	0.00%	\$2,341	\$8,015	342.43%
	Zurich American Ins Co	16535	NY	\$47,596	0.65%	\$40,904	\$35,092	85.79%
	Group Totals			\$825,350	11.31%	\$803,845	\$457,330	57.08%
2	STATE FARM IL							
	State Farm Fire And Cas Co	25143	IL	\$299,675	4.10%	\$283,628	\$149,803	52.82%
	State Farm Mut Auto Ins Co	25178	IL	\$471,577	6.46%	\$462,715	\$301,978	65.26%
	Group Totals			\$771,252	10.56%	\$746,343	\$451,782	60.65%
3	SAFECO INS GRP							
	American Economy Ins Co	19690	IN	\$54,672	0.75%	\$55,839	\$23,352	41.82%
	American States Ins Co	19704	IN	\$123,134	1.69%	\$117,065	\$51,256	43.78%
	American States Preferred Ins Co	37214	IN	\$15,265	0.21%	\$15,427	\$8,108	52.56%
	First Natl Ins Co Of Amer	24724	WA	\$20,323	0.28%	\$30,513	\$16,239	53.22%
	General Ins Co Of Amer	24732	WA	\$40,994	0.56%	\$41,047	\$38,866	94.69%
	Safeco Ins Co Of Amer	24740	WA	\$169,413	2.32%	\$157,631	\$72,422	45.94%
	Safeco Ins Co Of IL	39012	IL	\$216,622	2.97%	\$202,805	\$117,500	57.94%
	Group Totals			\$640,422	8.77%	\$620,326	\$327,743	52.83%

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4	ALLSTATE INS GRP							
	Allstate Ind Co	19240	IL	\$105,948	1.45%	\$100,005	\$51,382	51.38%
	Allstate Ins Co	19232	IL	\$350,539	4.80%	\$350,191	\$187,119	53.43%
	Allstate Prop & Cas Ins Co	17230	IL	\$41,049	0.56%	\$34,940	\$21,112	60.42%
	Deerbrook Ins Co	37907	IL	\$430	0.01%	\$546	\$237	43.49%
	First Colonial Ins Co	29980	FL	\$721	0.01%	\$95	\$138	145.77%
	Northbrook Ind Co	36455	IL	\$4,150	0.06%	\$3,383	\$1,584	46.84%
	Group Totals			\$502,838	6.89%	\$489,159	\$261,572	53.47%
5	PUBLIC EMPLOYEES							
	Pemco Ins Co	18805	WA	\$76,576	1.05%	\$74,577	\$51,701	69.33%
	Pemco Mut Ins Co	24341	WA	\$237,087	3.25%	\$226,415	\$138,401	61.13%
	Group Totals			\$313,664	4.30%	\$300,992	\$190,102	63.16%
6	PROGRESSIVE GRP							
	National Continental Ins Co	10243	NY	\$269	0.00%	\$259	\$250	96.42%
	Progressive American Ins Co	24252	FL	\$36,488	0.50%	\$36,763	\$19,162	52.12%
	Progressive Cas Ins Co	24260	OH	\$31,613	0.43%	\$34,309	\$18,976	55.31%
	Progressive Classic Ins Co	42994	WI	\$5,644	0.08%	\$6,731	\$3,182	47.28%
	Progressive Halcyon Ins Co	16322	OH	\$7,137	0.10%	\$8,622	\$5,845	67.78%
	Progressive Max Ins Co	24279	OH	\$63,940	0.88%	\$47,795	\$25,592	53.55%
	Progressive Northern Ins Co	38628	WI	\$41,204	0.56%	\$39,110	\$20,964	53.60%
	Progressive Northwestern Ins Co	42919	WA	\$32,229	0.44%	\$34,216	\$18,014	52.65%
	Progressive Preferred Ins Co	37834	OH	\$26,944	0.37%	\$24,469	\$14,272	58.33%
	Progressive Specialty Ins Co	32786	OH	\$6,119	0.08%	\$7,283	\$4,033	55.38%
	Progressive West Ins Co	27804	OH	\$7,316	0.10%	\$7,386	\$5,021	67.99%
	United Fncl Cas Co	11770	OH	\$470	0.01%	\$420	\$91	21.72%
	Group Totals			\$259,374	3.55%	\$247,363	\$135,402	54.74%
7	UNITED SERVICES AUTOMOBILE ASN GRP							
	United Services Auto Assoc	25941	TX	\$141,183	1.93%	\$138,345	\$77,053	55.70%
	USAA Cas Ins Co	25968	TX	\$97,536	1.34%	\$94,506	\$54,663	57.84%
	USAA General Ind Co	18600	TX	\$9,893	0.14%	\$9,541	\$4,958	51.97%
	Group Totals			\$248,612	3.41%	\$242,392	\$136,674	56.39%

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8 AMERICAN INTRNL GRP								
	21st Century Ins Co	12963	CA	\$4,552	0.06%	\$4,782	\$4,653	97.29%
	AIG Natl Ins Co Inc	36587	NY	\$1	0.00%	\$0	\$0	0.00%
	AIU Ins Co	19399	NY	\$14,966	0.20%	\$15,193	\$8,231	54.17%
	American General Ind Co	24376	IL	\$751	0.01%	\$600	\$412	68.63%
	American Home Assur Co	19380	NY	\$33,629	0.46%	\$30,099	\$11,755	39.05%
	American Intl Ins Co	32220	NY	\$4,810	0.07%	\$3,719	\$1,548	41.62%
	American Intl South Ins Co	40258	PA	\$31	0.00%	\$8	\$1	11.98%
	Birmingham Fire Ins Co Of PA	19402	PA	\$334	0.00%	\$314	\$42	13.50%
	Commerce & Industry Ins Co	19410	NY	\$2,712	0.04%	\$2,923	(\$31)	(1.06)%
	GE Auto & Home Assur Co	22225	PA	\$6,127	0.08%	\$5,118	\$4,552	88.95%
	GE Casualty Ins Co	20796	PA	\$4,711	0.06%	\$4,886	\$2,305	47.18%
	GE Prop & Cas Ins Co	34789	PA	\$2,843	0.04%	\$3,000	\$1,079	35.98%
	Granite State Ins Co	23809	PA	\$4,929	0.07%	\$4,615	\$2,479	53.72%
	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$7,653	0.10%	\$7,513	\$2,191	29.16%
	Illinois Natl Ins Co	23817	IL	\$27,298	0.37%	\$28,281	\$17,902	63.30%
	Insurance Co Of The State Of PA	19429	PA	\$13,430	0.18%	\$11,268	\$3,275	29.06%
	National Union Fire Ins Co Of Pitts	19445	PA	\$74,140	1.02%	\$68,704	\$11,113	16.17%
	New Hampshire Ind Co Inc	23833	PA	\$3,732	0.05%	\$4,958	\$3,670	74.01%
	New Hampshire Ins Co	23841	PA	\$1,793	0.02%	\$1,771	(\$266)	(15.04)%
	United Gty Residential Ins Co	15873	NC	\$22,255	0.30%	\$22,499	\$2,343	10.42%
	United Gty Residential Ins Co Of NC	16667	NC	\$430	0.01%	\$429	\$76	17.60%
	United Guaranty Mtg Indem Co	26999	NC	\$292	0.00%	\$288	\$180	62.54%
Group Totals				\$231,418	3.17%	\$220,969	\$77,510	35.06%
9 BERKSHIRE HATHAWAY								
	Central States Ind Co Of Omaha	34274	NE	\$2,927	0.04%	\$2,927	\$314	10.74%
	Columbia Ins Co	27812	NE	\$1,698	0.02%	\$1,741	\$708	40.68%
	Cornhusker Cas Co	20044	NE	\$14,602	0.20%	\$11,738	\$6,640	56.57%
	Fairfield Ins Co	44784	CT	\$25	0.00%	\$25	\$23	92.00%
	Geico Cas Co	41491	MD	\$22,818	0.31%	\$22,053	\$12,155	55.11%
	Geico General Ins Co	35882	MD	\$74,730	1.02%	\$71,898	\$53,622	74.58%
	Geico Ind Co	22055	MD	\$31,813	0.44%	\$28,994	\$17,653	60.88%
	General Rein Corp	22039	DE	\$970	0.01%	\$515	\$974	189.36%
	General Star Natl Ins Co	11967	OH	\$963	0.01%	\$778	\$391	50.19%
	Genesis Ins Co	38962	CT	\$4,852	0.07%	\$5,581	\$8,013	143.58%
	Government Employees Ins Co	22063	MD	\$43,269	0.59%	\$42,142	\$31,104	73.81%
	National Ind Co	20087	NE	\$5,336	0.07%	\$4,711	\$813	17.26%
	National Liab & Fire Ins Co	20052	CT	\$306	0.00%	\$387	(\$34)	(8.80)%
	United States Liability Ins Co	25895	PA	\$1,316	0.02%	\$1,206	\$723	59.93%
Group Totals				\$205,625	2.82%	\$194,696	\$133,098	68.35%

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10	HARTFORD FIRE & CAS GRP							
	Hartford Accid & Ind Co	22357	CT	\$4,225	0.06%	\$4,978	\$2,493	50.08%
	Hartford Cas Ins Co	29424	IN	\$29,175	0.40%	\$26,723	\$12,439	46.55%
	Hartford Fire In Co	19682	CT	\$26,783	0.37%	\$25,189	\$27,675	109.87%
	Hartford Ins Co Of The Midwest	37478	IN	\$21,528	0.29%	\$22,675	\$12,357	54.50%
	Hartford Underwriters Ins Co	30104	CT	\$62,546	0.86%	\$62,663	\$34,030	54.31%
	Omni Ind Co	34940	IL	\$1,267	0.02%	\$1,178	\$1,293	109.75%
	Omni Ins Co	39098	IL	\$10,997	0.15%	\$8,429	\$5,878	69.74%
	Property & Cas Ins Co Of Hartford	34690	IN	\$26,764	0.37%	\$20,571	\$13,671	66.46%
	Sentinel Ins Co Ltd	11000	CT	\$2,352	0.03%	\$1,116	\$807	72.31%
	Trumbull Ins Co	27120	CT	\$6,343	0.09%	\$6,805	\$5,335	78.40%
	Twin City Fire Ins Co Co	29459	IN	\$8,570	0.12%	\$8,070	\$9,254	114.67%
	Group Totals			\$200,551	2.75%	\$188,398	\$125,232	68.21%
	Top Group Totals			\$4,199,107	57.52%	\$4,054,483	\$2,296,444	56.64%
	All Other Companies			\$3,101,417	42.48%	\$2,992,332	\$1,622,402	54.22%
	Totals			\$7,300,524	100.00%	\$7,046,815	\$3,918,846	55.61%

(1) Excluding all Loss Adjustment Expenses (LAE)